TEST JUDGES READY FOR RESPONSIBLE TASK

e Sets Will Be Received, and Checkof Go on, Under Eyes of Prominent Men.

of Saturday, July 5, s in the Booklovers out, and the

the first set arrives until the winners are announced, the sets will be watched night now under lock and it is set to the 77 low this list. Then the this is to the checking itself, it is is the checking itself, it is is being done systematic it is being done systematic it is being done systematic in this matter.

Do not send or bring in your set until Sunday, June 29, at the earliest, and ALL sets MUST be in, or postmarked and in the mail, by midnight of Saturday, July 5, at the latest.

Answer Books, pictures and catalogues may be had until evening of Saturday, June 28.

So you have THREE WEEKS in

Juse 29, and end integrity, not in any way interested in the contest.

YOU will be invited to witness the of Salaras, of Sal

swers written down. Each set will be checked three times, each time by a different checker, to eliminate the possibility of any mistake being made.

The checking will go on in a room the door of which will be kept open, with will rest in the ore it, will be closed, and night and day a guard will watch over these sets. From the time the first set arrives until the winners

have been correctly So you have THREE WEEKS in which to secure pictures, Answer Books which to secure pictures, Answer Books or catalogues, and then a FOURTH week during which all sets must be submitted.

this perspaper wants all submitted.

But you cannot submit a set until this fourth week arrives—until Sunday, are passed on by men of June 29, at the earliest!

a few hundred or few thousand dollars for the use of their families after the death of the insured. In millions of cases the premiums upon these policies have been earned by hard work and paid by the self-denial of the husband and wife.

This bill may not specifically place a tax upon each of these policies, but by taxing the company itself upon its net revenue it really adds to the burden of the man who is paying for the individual policy.

The man who puts a portion of his earnings into a life insurance policy payable after his death certainly receives no income from that policy during his life. He should not be forced to pay a tax upon that policy, directly or indirectly.

Eliminates Numerous "Frills."

The elimination of a number of "frills" is provided by the standard accident policy proposed by the standing committee of the accident and health section of the International Association of Casualty and Surety Underwiters. The elimination of children's and beneficiary insurance, the adoption of a clause providing special reduced benefits for certain automobile, motorcycle and motorboat accidents and the reduction of accumulations, from 10 to 5 per cent of the principal sum are important features of the proposed revised policy. The committee's recommendations have been sent to all the leading accident companies with the request that they be adopted.

Interesting Question Decided.

Interesting Question Decided.

The Iowa supreme court has rendered an opinion of interest to life insurance men, in a case brought against the Bankers Life of Des Moines, by an estate at Grinnell, Is. It appears that a man applied for life insurance in the Bankers, was examined by the physician and the bianks were filled out. For some reason or other the doctor failed to send the blanks to the home office of the company, and in the meantime the applicant died. His estate brought suit for the amount of the policy and was given a verdict by the district court, which the supreme court now affirms. Commenting on the decision, the Western Underwriter, an

court now affirms. Commenting on the decision, the Western Underwriter, an insurance journal, says:

This opens an interesting line of discussion, as often agents and physicians delay in sending in blanks filled out for some days. It would seem that a dispute might arise in many cases where there had been delay. At any rate a number of companies are looking up this suit and are impressing their local medical examiners and agents to be diligent in sending in blanks that have been filled out for applicants.

Two Large Bonds Are Placed.

Two Large Bonds Are Placed.

Wesley E. King, manager of the fidelity and surety department for the mountain states branch of the Aetna Accident & Liability company, returned last week from the east. While away Mr. King visited his company's home office in Hartford, Conn., and also called upon the American Surety company, the National Surety, the Fidelity & Deposit com-United States Fidelity & Guaranty company and the American Casualty company and the American Casualty company. His mission to the companies named was for the purpose of visiting and securing reinsurance on two bonds of \$100,000 each in connection with the Crane Creek Irrigation Land & Power company at Welser, Ida. Mr. King executed the bonds referred to at Bolse on May 29. He was in New York during the convention of managers of the American Surety company, and was a guest of the company at a luncheon and at a baseball rame between the Giants and the Cubs.

Insurance Notes.

Insurance Notes.

Smith. Tarpey & Smith have been appointed city agents for the Aetna Accident & Liability company.

The Hartford Fire has reinsured the Teutonia of New Oriesns.
The Fireman's Fund Insurance company of San Francisco, Cal., today celetrates its fiftleth anniversary. The company is represented in Salt Lake by the agency company.

S. H. Beynton of Denison, Texas, is in Salt Lake City, endeavoring to interest local financiers in the organization of a fire re-insurance company.

The German Fre Insurance company has appointed Alexander C. Sundell special agent for the mountain field. Succeeding J. W. Newins, resigned.

Fred D. Williams of Denver, special agent of the New Zealand Fire Insurance company, spent several days last week in Salt Lake City.

Frank R. Siater, deputy superintendent of the Metropolitan Life in this city, has been transferred to Ogden, succeeding C. F. Knapp, who recently resigned to ensage in other business.

William H. Martin, superintendent of spents for the Columbian National Life of Boston, with headquarters in Denver, was in Salt Lake isst week. From here he went to Reno, Nev.

The Continental Life will hold its annual convention in this city on Wednesday, July 30, closing with an elaborate banquet on Thursday evaning, July 31. Convention headquarters will be at the Hotel Utish.

Joseph R. Wilson, a brother of President Woodrow Wilson and for the past two years city editor of the "Nashville (Tenn.) Banner," has been appointed manager of the promotion and development department of the United States Fidelity & Guaranty company of Baltimore.

H. J. Rossi of Wallace, Ida. has been appointed general agent for the Aetna Accident & Liability company, all departments. His territory will be northern idaho, the southern part being under the jurisdiction of the King & Growig general agency.

Eliminates Numerous "Frills."

ws of the Insurance World

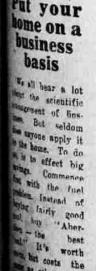
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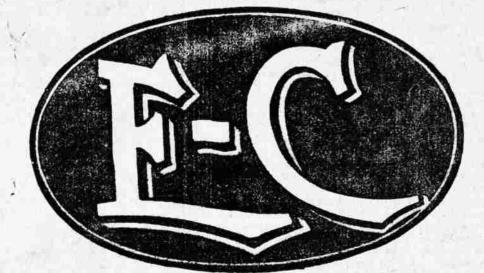
June 7, 13, 14, 21, 28. July 2, 5, 10, 19, 23, 31. Good until October 31st returning. Round Trip Fares From Main Line Points.

Chicago	\$56.50	St. Louis	52.00
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Kansas City		Omaha	
Denver	22.50	Colorado Springs	22.50

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